RECONTRUST COMPANY, N.A. 2380 Performance Dr, TX2-984-0407 Richardson, TX 75082 TS No.: 11 -0137544 PARCEL No.: 1 06 7 35 02 0 00007 00

DHGW FILE NO. 690286G-3KS

4 - 6

SPACE ABOVE THIS LINE FOR RECORDER'S PREPARED BY:

RECORD AND RETURN TO:
RECONTRUST COMPANY, N.A. AND DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.

415 N. MCKINLEY, STE. 555
LITTLE ROCK, AR 72205
(501) 661-1000

APPOINTMENT OF SUBSTITUTE TRUSTEE

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS INSTRUMENT IS DESCRIBED AS FOLLOWS:

LOT 7, SECTION A, MAGNOLIA ESTATES SUBDIVISION, SITUATED IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT RECORDED IN PLAT BOOK 26, PAGE 21 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PARCEL NO: 1067-35-02-00007

COMMONLY KNOWN AS: 10204 YATES DRIVE, OLIVE BRANCH, MS 38654

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on April 29, 2005, MATTHEW HOWELL, A SINGLE PERSON executed and delivered to NETCO as Trustee for the benefit of WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK, a certain Deed of Trust securing a Promissory Note in the original principal sum of \$67,200.00 and payable to the order of WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK; said Deed of Trust was filed on May 5, 2005 and recorded in Book 2211 at Page 741 in the Office of the Chancery Clerk of Desoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

NOW, THEREFORE, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE MLMI SURF TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-AB2, does hereby remove the aforementioned original Trustee, and appoint and constitute RECONTRUST COMPANY, N.A. as Substitute Trustee in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee.

Form MSSOT (01/10)

AS SUCCESSOR TRUSTEE TO JPMORGAN CH	OF NEW YORK MELLON FKA THE BANK OF NEW YORK, ASE BANK, N.A., AS TRUSTEE FOR THE MLMI SURF CERTIFICATES, SERIES 2005-AB2 has caused these presents as seal to be hereunto affixed this day of
	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE MLMI SURF TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-AB2 BY ITS ATTORNEY IN FACT, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP
	By: M. Memar 3-20-2012 Title: 3-20-2012
	Title: Ave Mehtab Memar
STATE OF Dallas PERSONALLY appeared before me, the undersigned authority, in and for the said county and state, on this day of NORO who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed in the above and foregoing instrument and acknowledged that he/she/they executed the same in his/her/their representative capacity(ies), and that by his/her/their signature(s) on the instrument, and as the act and deed of the person(s) or entity (ies) upon behalf of which he/she/they acted, executed the above and foregoing instrument, after first having been duly authorized so to do.	
My Commission Expires: AU6 0 5 2015	Notary Public CHRISTOPHER DWIGHT SCHROCK Notary Public, State of Texas My Commission Expires August 05, 2015

Form MSSOT (01/10)